

Certificate Number: 15317-PAM-DE-035377612

Bankruptcy Case Number: 16-04645



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 17, 2021, at 7:42 o'clock PM PST, Robert G Heckman completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 17, 2021 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor

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Date: February 17, 2021 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor